

FILED

2009 AUG 12 PM 1:48

U.S. BANKRUPTCY COURT  
NORTHERN DIST. OF CA.  
OAKLAND, CA.  
Certificate Number: 00478-CAN-CC-005647159

## CERTIFICATE OF COUNSELING

I CERTIFY that on December 15, 2008, at 7:28 o'clock AM PST,

desmond gumbs received from

Springboard Nonprofit Consumer Credit Management, Inc.

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the  
Northern District of California, an individual [or group] briefing that complied  
with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of  
the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: December 15, 2008

By /s/Susan M Cusack

Name Susan M Cusack

Title Operations Manager

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).